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Art Unit:	3684	Examiner:	Kambiz Abdi
Applicant(s):	David Lawrence		
For:	Automated Account Risk Management		

Mailstop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT/RESPONSE ACCOMPANYING RCE, 37 CFR §1.114

Sir:

Further to the Final Office Action dated July 16, 2010 (hereinafter "Office Action"), in view of the concurrently filed request for Request Continued Examination ("RCE"), and in view of the following amendments and/or remarks, Applicant requests entry thereof and reconsideration of the above-referenced application.

Amendments to the Claims are reflected in the listing of claims begin on page 2.

Remarks begin on page 9 of this paper.

35 USC § 103 remarks begin on page 9 of this paper.